

This Page Is Inserted by IFW Operations
and is not a part of the Official Record

BEST AVAILABLE IMAGES

Defective images within this document are accurate representations of the original documents submitted by the applicant.

Defects in the images may include (but are not limited to):

- BLACK BORDERS
- TEXT CUT OFF AT TOP, BOTTOM OR SIDES
- FADED TEXT
- ILLEGIBLE TEXT
- SKEWED/SLANTED IMAGES
- COLORED PHOTOS
- BLACK OR VERY BLACK AND WHITE DARK PHOTOS
- GRAY SCALE DOCUMENTS

IMAGES ARE BEST AVAILABLE COPY.

**As rescanning documents *will not* correct images,
please do not report the images to the
Image Problem Mailbox.**

008211-142260

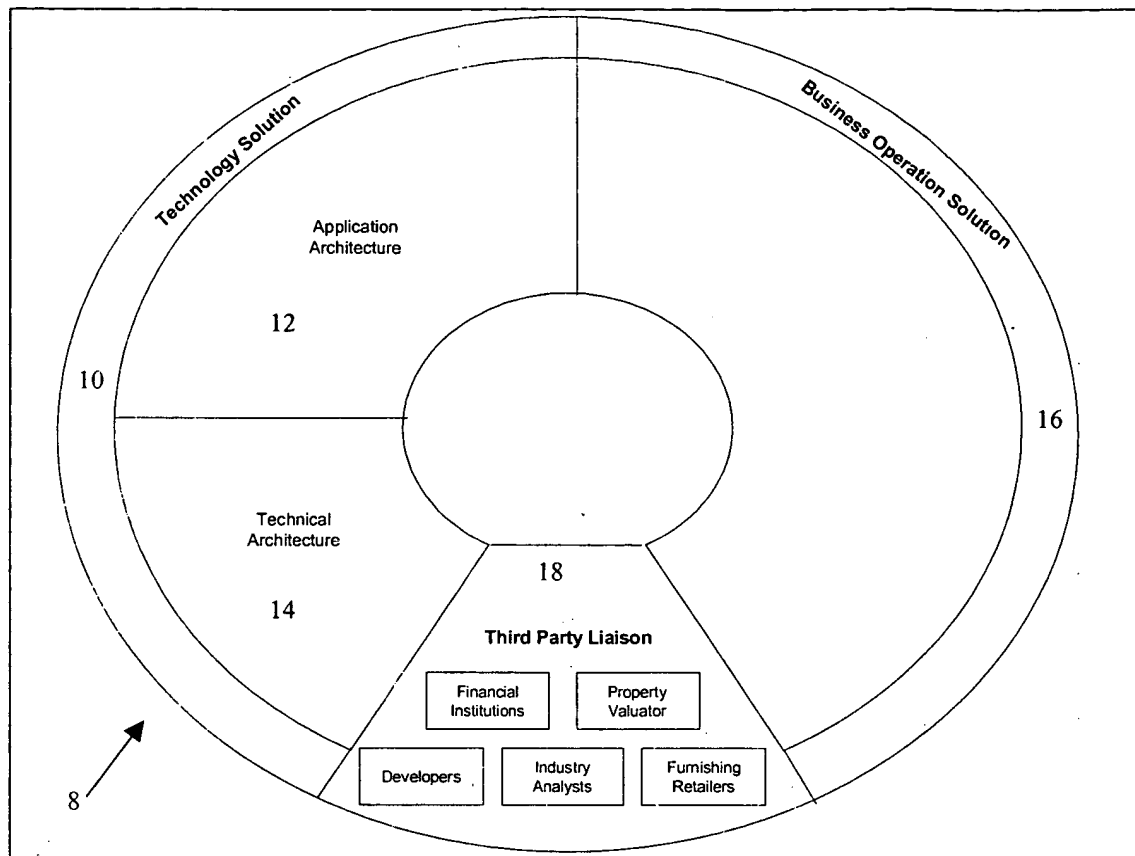


FIGURE 1

12

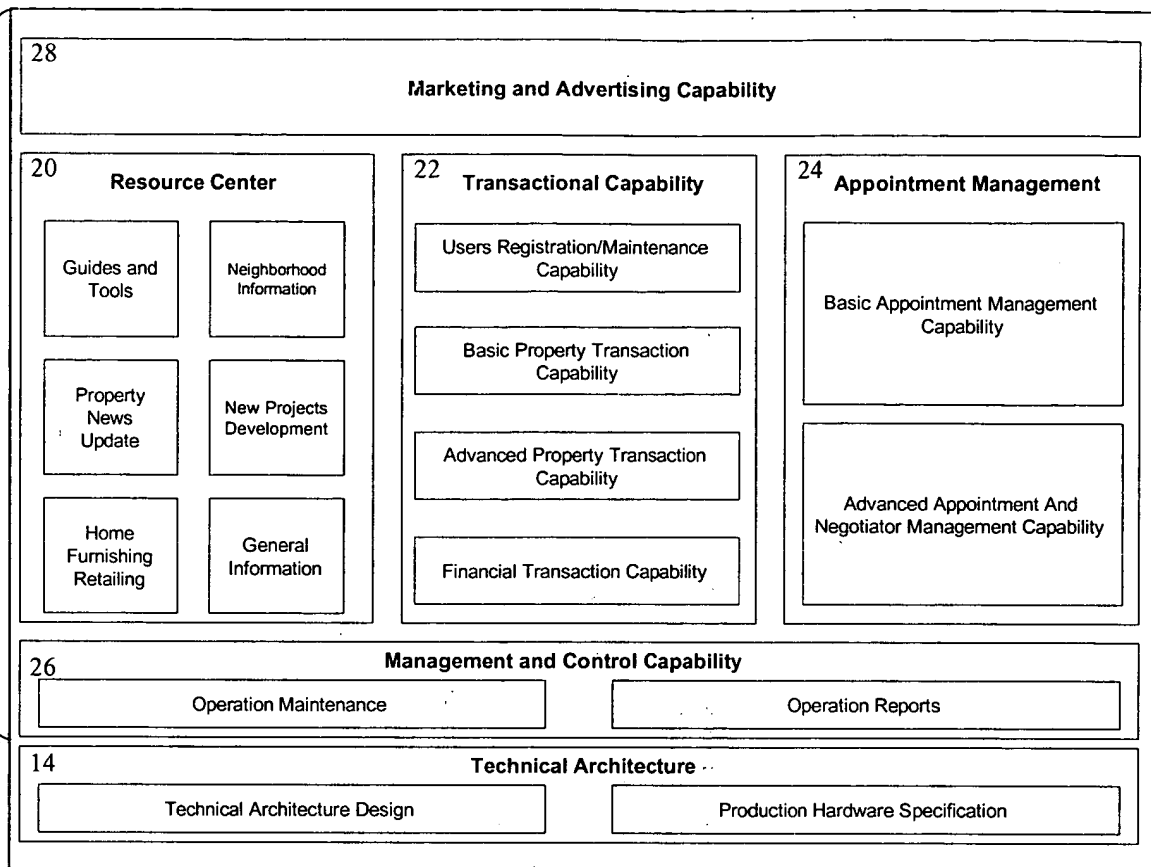


FIGURE 2

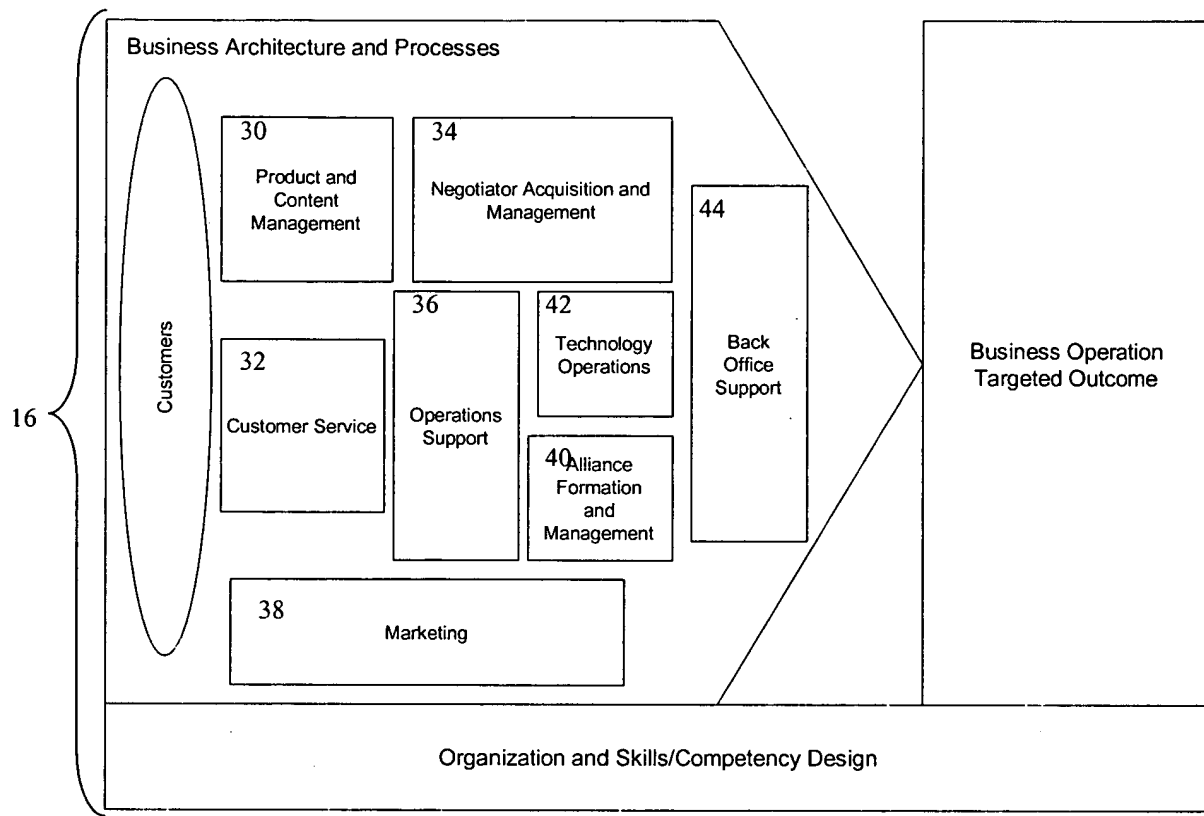


FIGURE 3

Buyer Fulfilment Flow	Get pre-approved loan ⇒	Searching for a property ⇒	(60) Schedule appointment to view the property ⇒	View the property ⇒	Close the deal with Seller ⇒	Finalize the deal with other third parties (bank) ⇒	Beautify the property
Web-front	(84) Apply for a pre-approved loan online (84) Loan application statuses are updated through alerts	(48) User searches for a property online (50) Properties are recommended to users based on the user profiles	(64) Appointments to view a property can be scheduled online (64) Monitor status of appointment		(59) Online confirmation of the deal	(88) Apply for a banking product (home loan) online	(92) User searches for home furnishing products to beautify his/her home
Backend Support Tool and Operations Team	(86) Pre-approved loan applications are retrieved from the backend support tool and forwarded to the bank (86) Backend operational team will continue to liaise with the bank to track the status of the pre-approved loan (86) Backend operational team updates the loan status upon confirmation from the bank		(66) Appointments can also be scheduled through the call center (66) Users can reschedule their appointments through the call center (62) The backend operational team will confirm the appointments with negotiators and inform the user of the confirmed time through the phone	(61) Property visits are conducted with negotiators	(80) Backend operational team supports the negotiator when a property is sold (58) Backend operational team will update the availability of the product to sold	(90) Retrieve home loan application and forward to bank (90) The backend operational team will continue to monitor the status of the loan application	

FIGURE 5

Negotiator Fulfilment Flow	Assigned a property to sell	Appointments tracking	Commission tracking
Web-front	<p>(78) A negotiator is able to monitor the status of properties assigned to him/her through the portfolio</p> <p>(76) A negotiator is able to identify new properties assigned to him/her through his/her portfolio</p>	(79) Negotiator is able to view all appointments online	
Backend Support Tool and Operations Team	(70) Properties are assigned to negotiators through the backend tool	(62) The backend operational team will confirm appointments with negotiators and inform the user of the confirmed time	(82) The backend support team will monitor and track all commissions to be paid to the negotiator

FIGURE 6

FIGURE 7

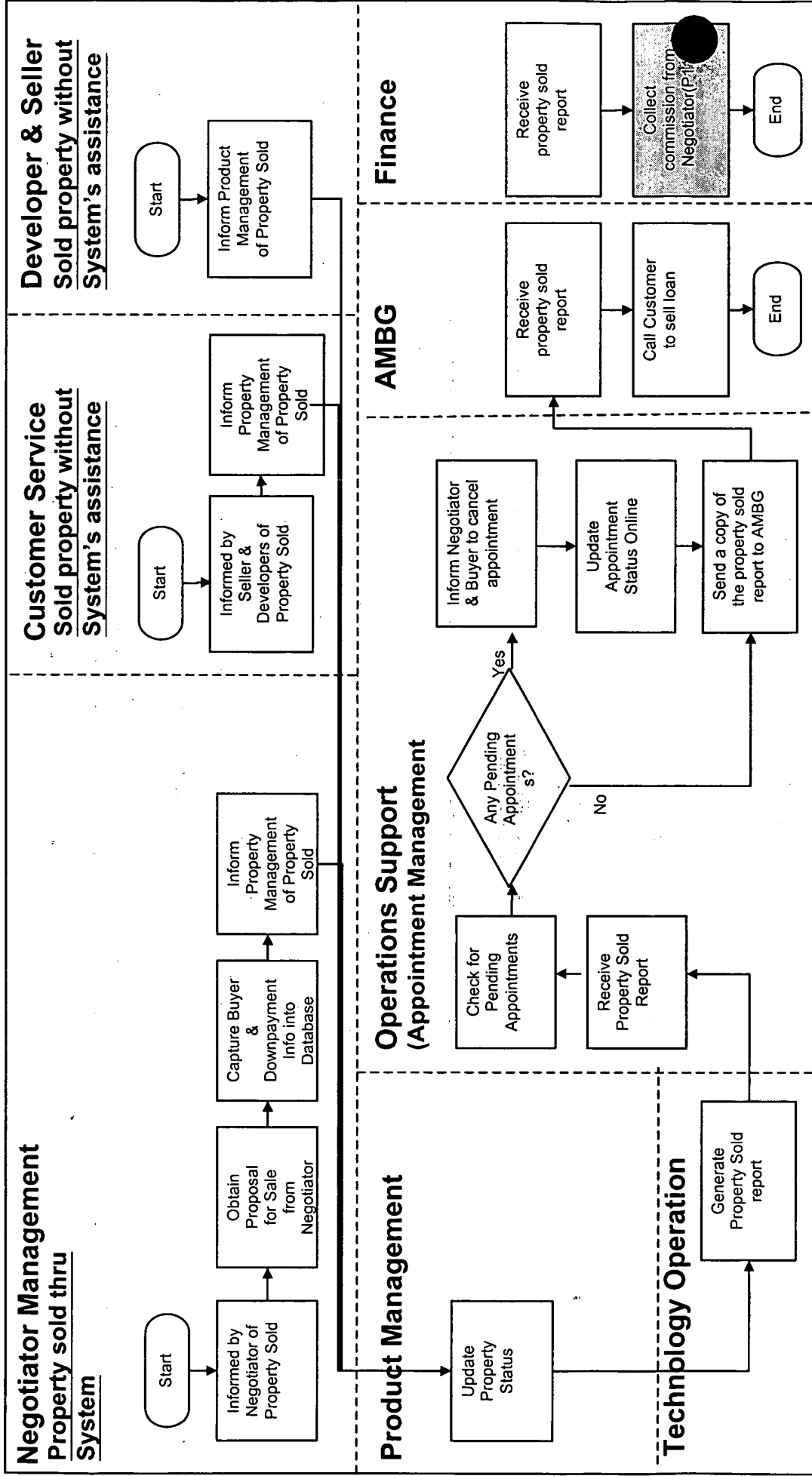


FIGURE 8a

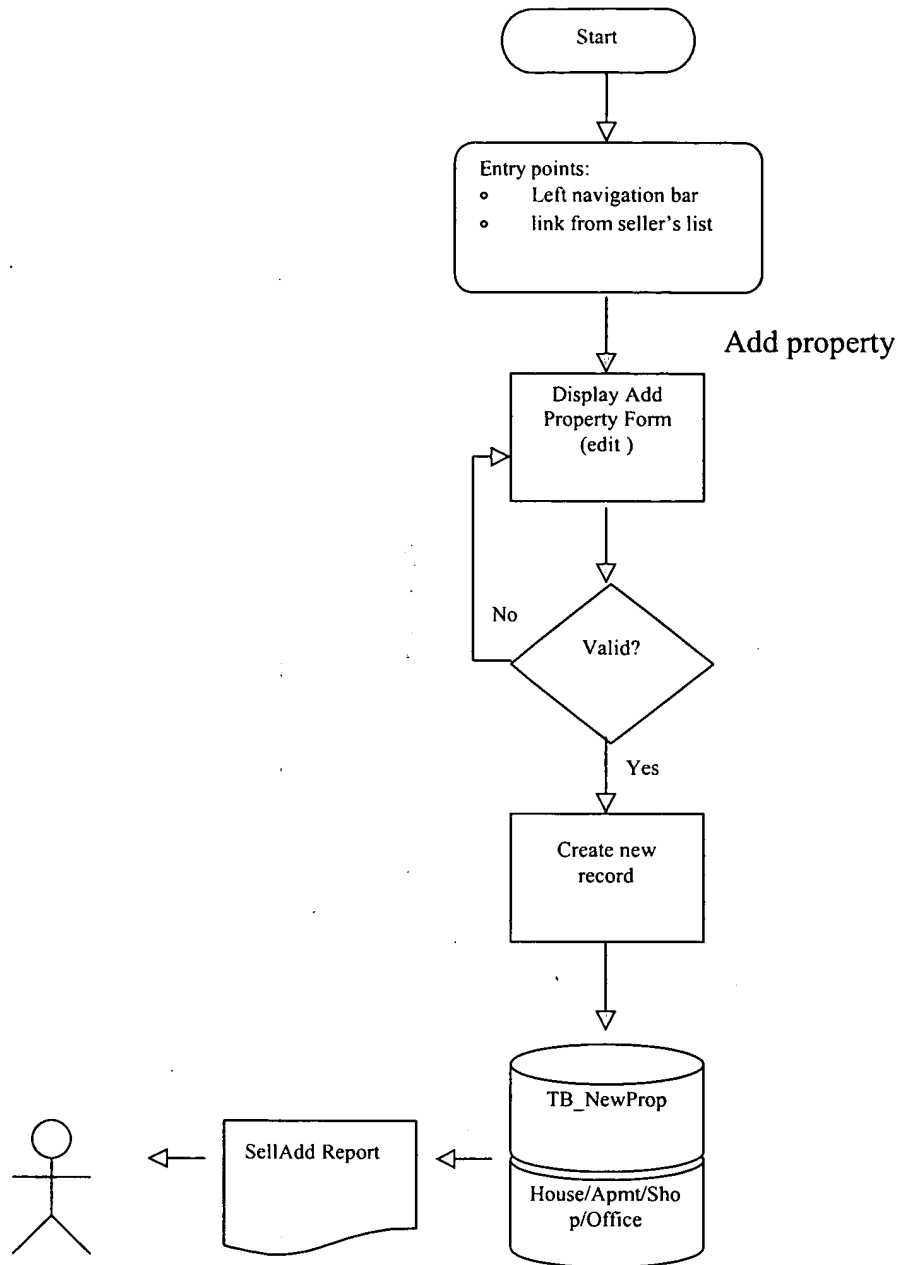


FIGURE 8b

```

graph TD
    Entry[Entry points:  
• Report is generated  
• seller calls  
• negotiator calls] -- Add --> AddForm[Display AddProperty form]
    Entry -- Approval --> PrintReport[Print SellAdd Report]
    Entry -- "Edit/remove/'sold'" --> SearchEdit[Search for property to be edited/  
removed/'sold'"]
    
    AddForm --> Valid1{Valid?}
    Valid1 -- Yes --> CreateRecord1[Create new record and publish properties]
    Valid1 -- No --> AddForm
    
    CreateRecord1 --> Properties1[(Properties)]
    
    PrintReport --> SearchNew[Search for all new properties]
    SearchNew --> DisplayNew[Display all new properties]
    DisplayNew --> Approval2[Approval]
    Approval2 --> Publish[Publish properties]
    Publish --> Properties2[(Properties)]
    
    SearchEdit --> Properties3[(Properties)]
    Properties3 --> Verify[Verify details]
    Verify --> DisplayMaint[Display Maintenance form]
    DisplayMaint -- edit --> Valid2{Valid?}
    Valid2 -- No --> DisplayMaint
    Valid2 -- Yes --> Update[Update function]
    Update -- "Remove/'Sold'" --> Properties4[(Properties)]
    Properties4 --> Appointment[(Appointment)]
    Appointment --> Alert[(Alert)]
    
    subgraph DataStores
        Properties1
        Properties2
        Properties3
        Properties4
        Appointment
        Alert
    end

```

The flowchart illustrates the Real Estate System's processes, starting from entry points (Report generated, seller calls, negotiator calls). It branches into three main paths: Add, Approval, and Edit/remove/'sold'.

- Add Path:** Starts with 'Display AddProperty form', leading to a 'Valid?' decision. If 'Yes', it proceeds to 'Create new record and publish properties', which then updates the 'Properties' database.
- Approval Path:** Starts with 'Print SellAdd Report', followed by 'Search for all new properties', 'Display all new properties', 'Approval', and 'Publish properties', which then updates the 'Properties' database.
- Edit/remove/'sold' Path:** Starts with 'Search for property to be edited/removed/'sold'', leading to 'Verify details', 'Display Maintenance form', and a 'Valid?' decision. If 'No', it loops back to 'Display Maintenance form'. If 'Yes', it proceeds to 'Update function', which then updates the 'Properties' database and triggers an 'Appointment' (leading to 'Alert') if the property is 'Remove/'Sold'.

The database structure includes 'Properties', 'House/Apmt/Sho p/Office', and 'Appointment' (which triggers 'Alert').

FIGURE 8c

FIGURE 9a

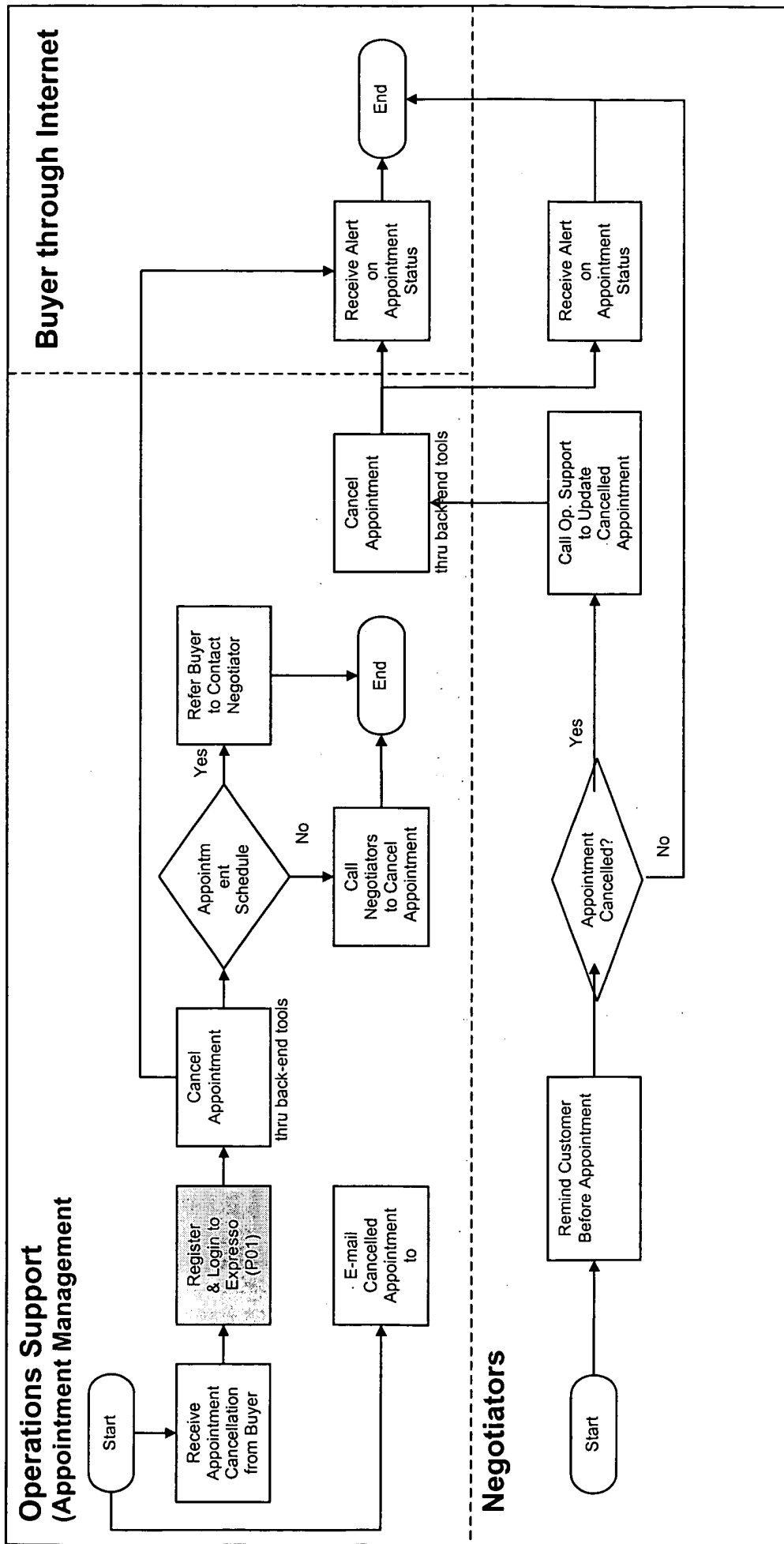


FIGURE 9b

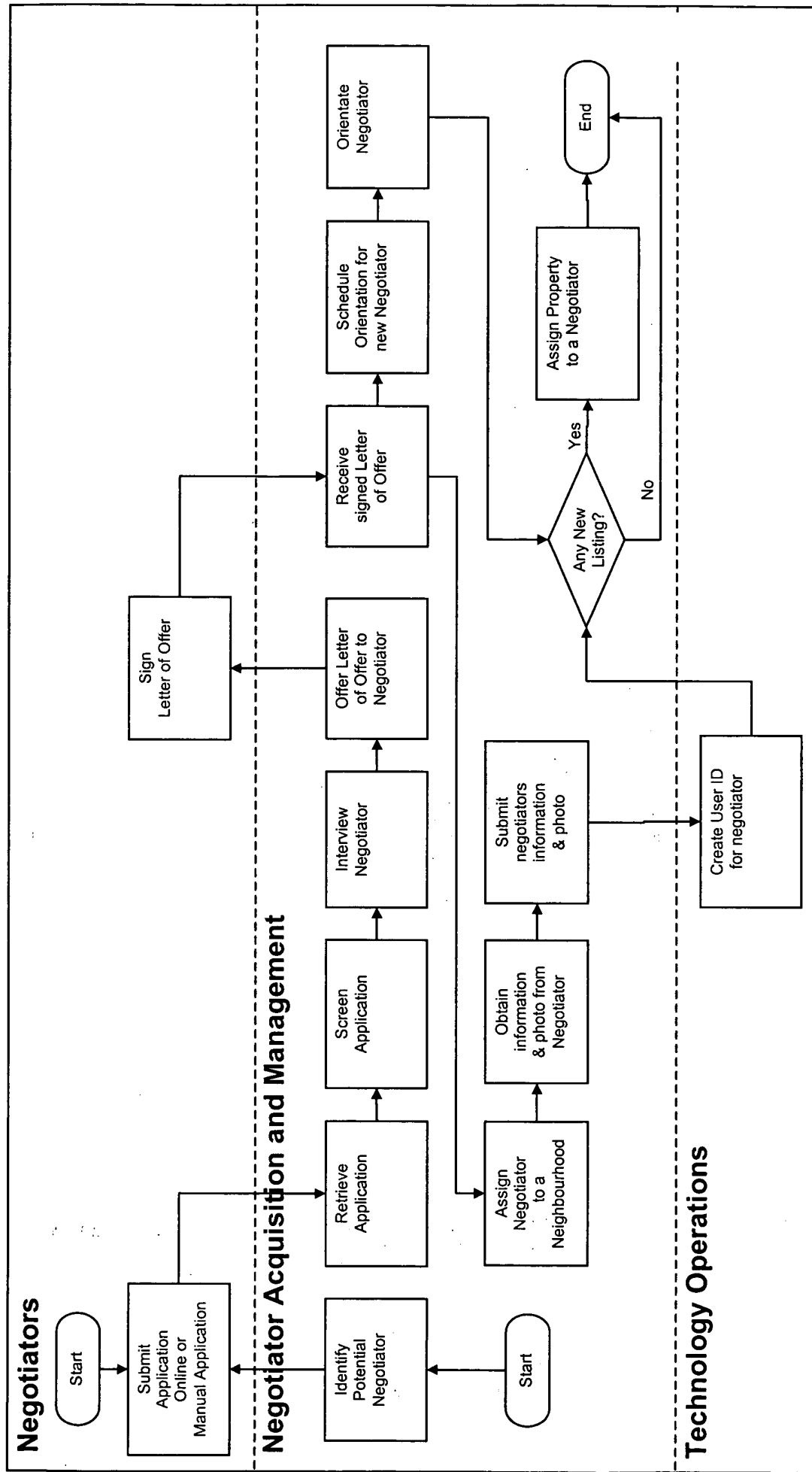


FIGURE 10

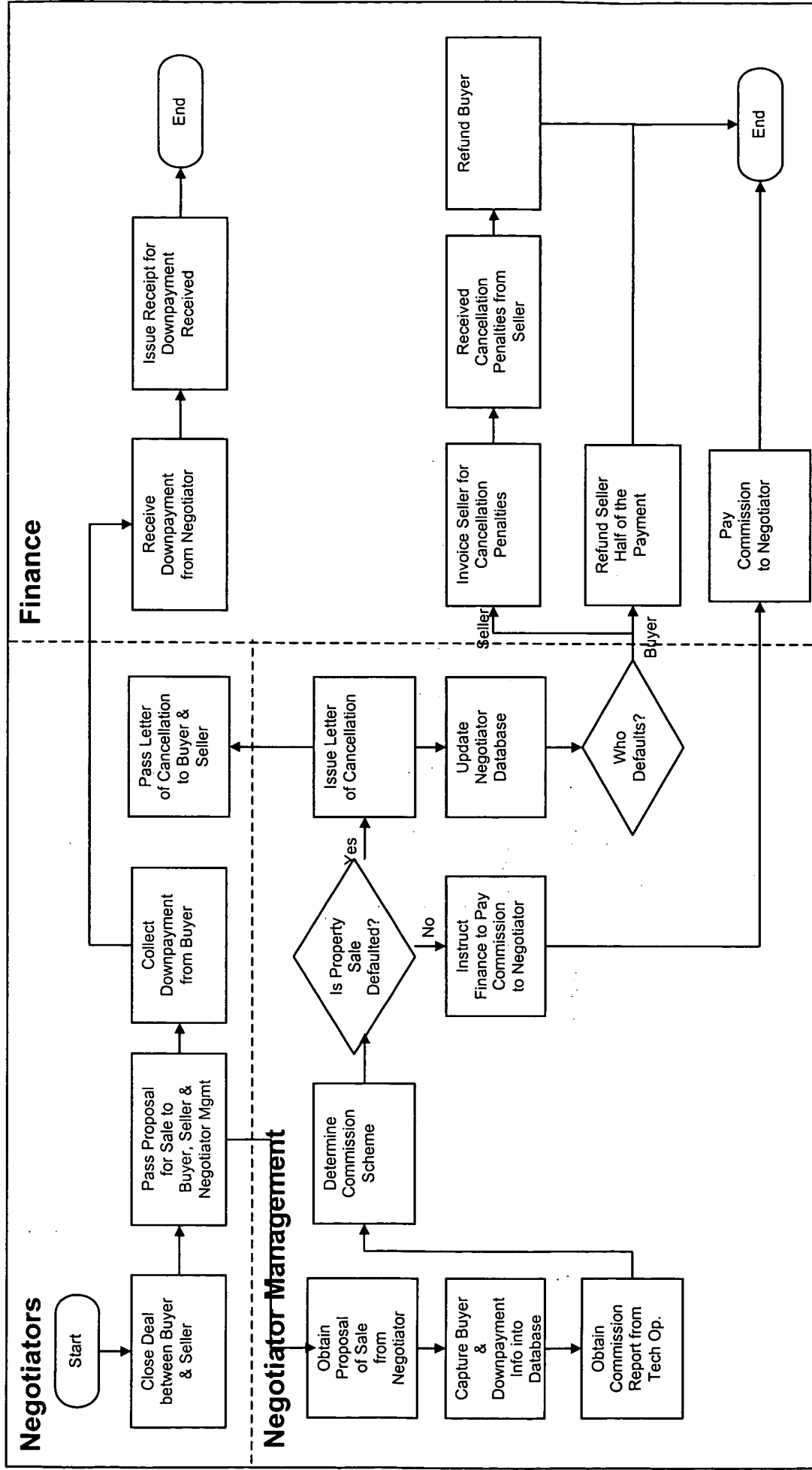


FIGURE 11

FIGURE 13

Customer Service through Phone

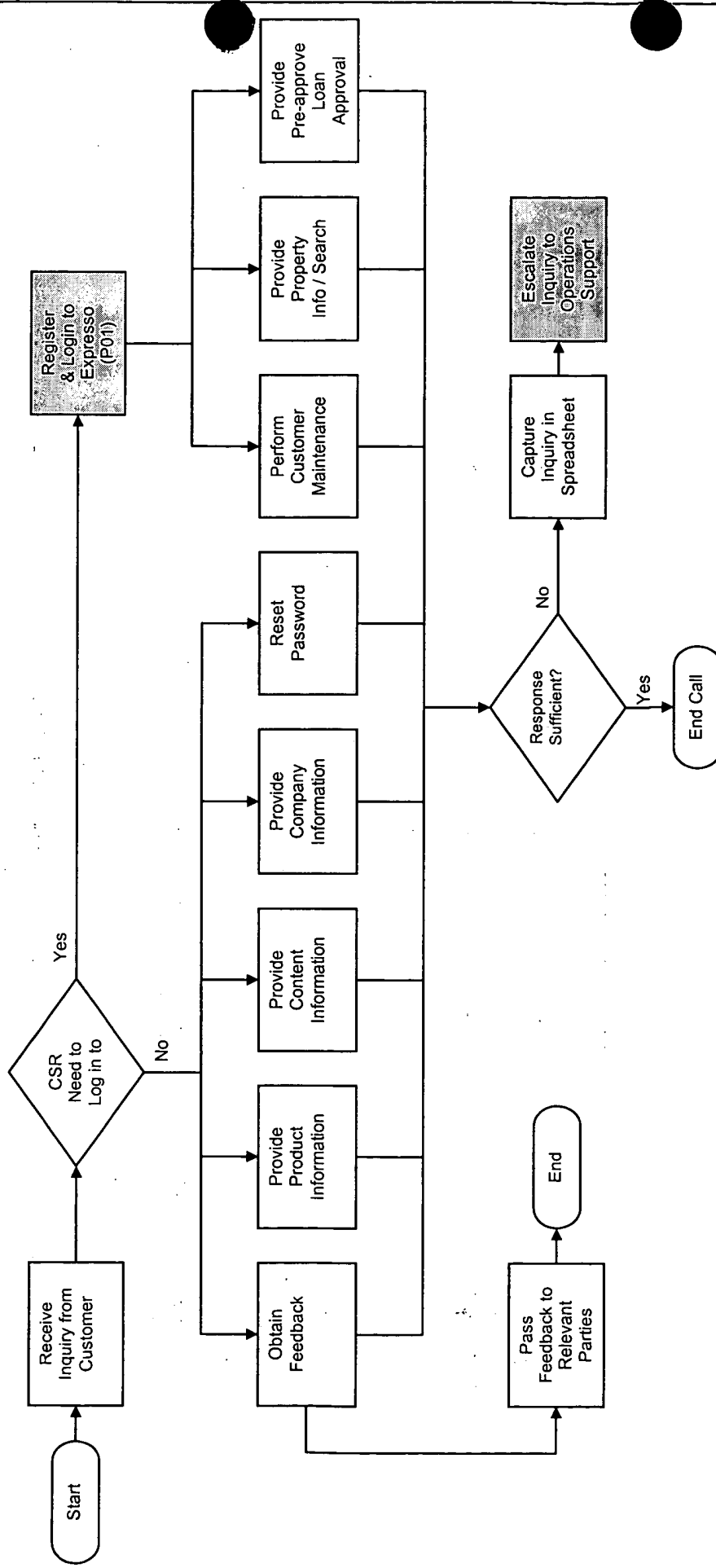
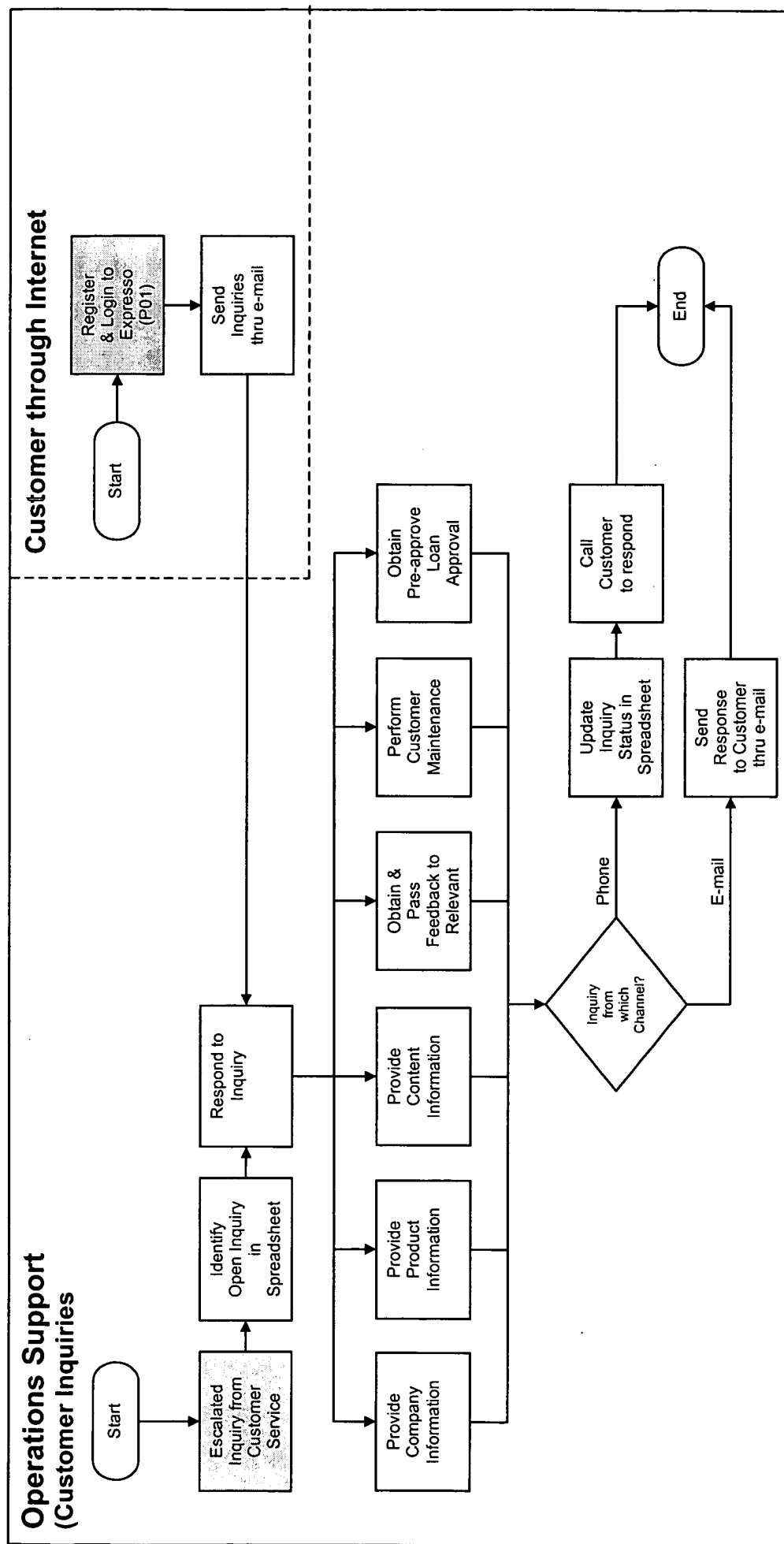


FIGURE 14a



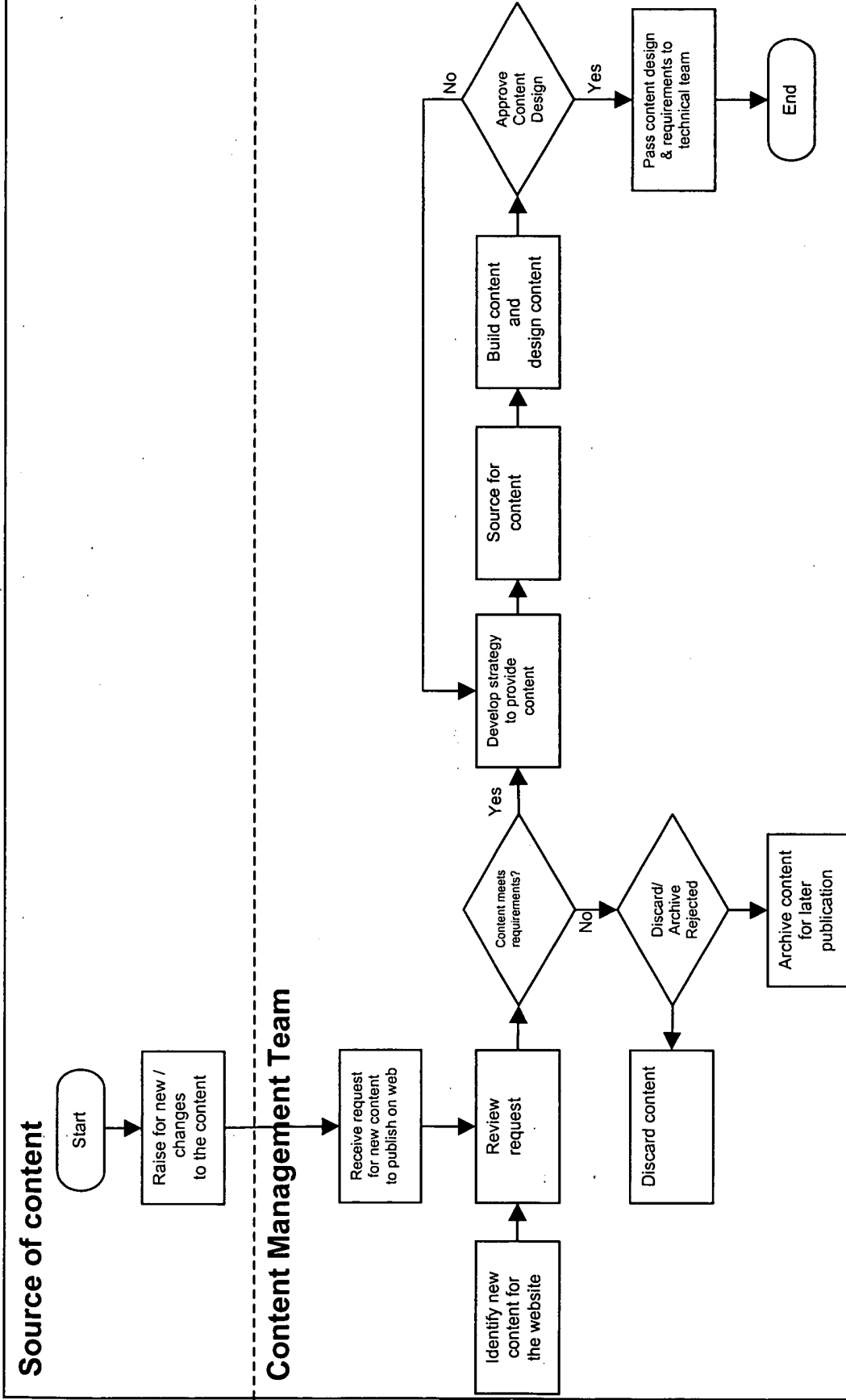


FIGURE 15a

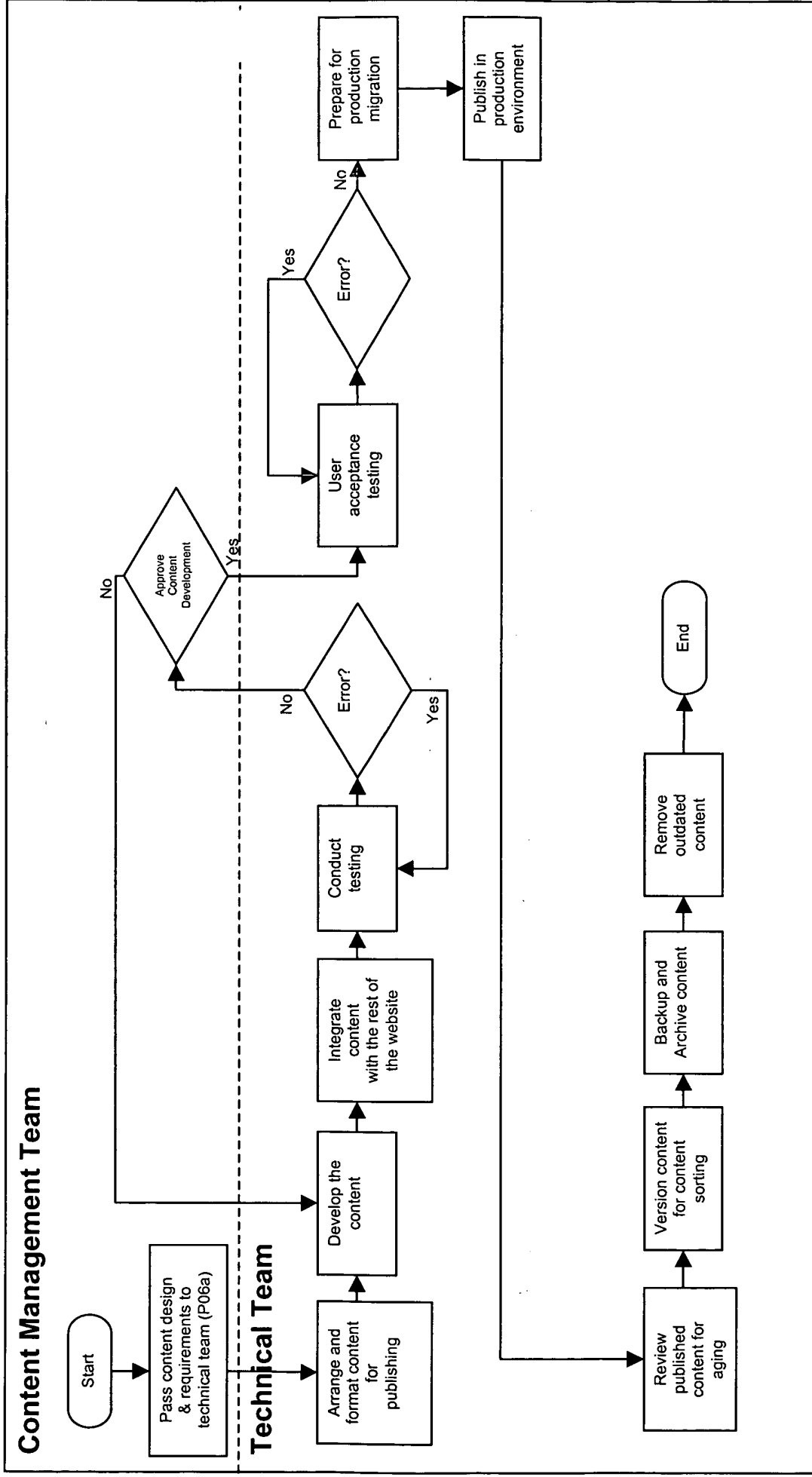


FIGURE 15b

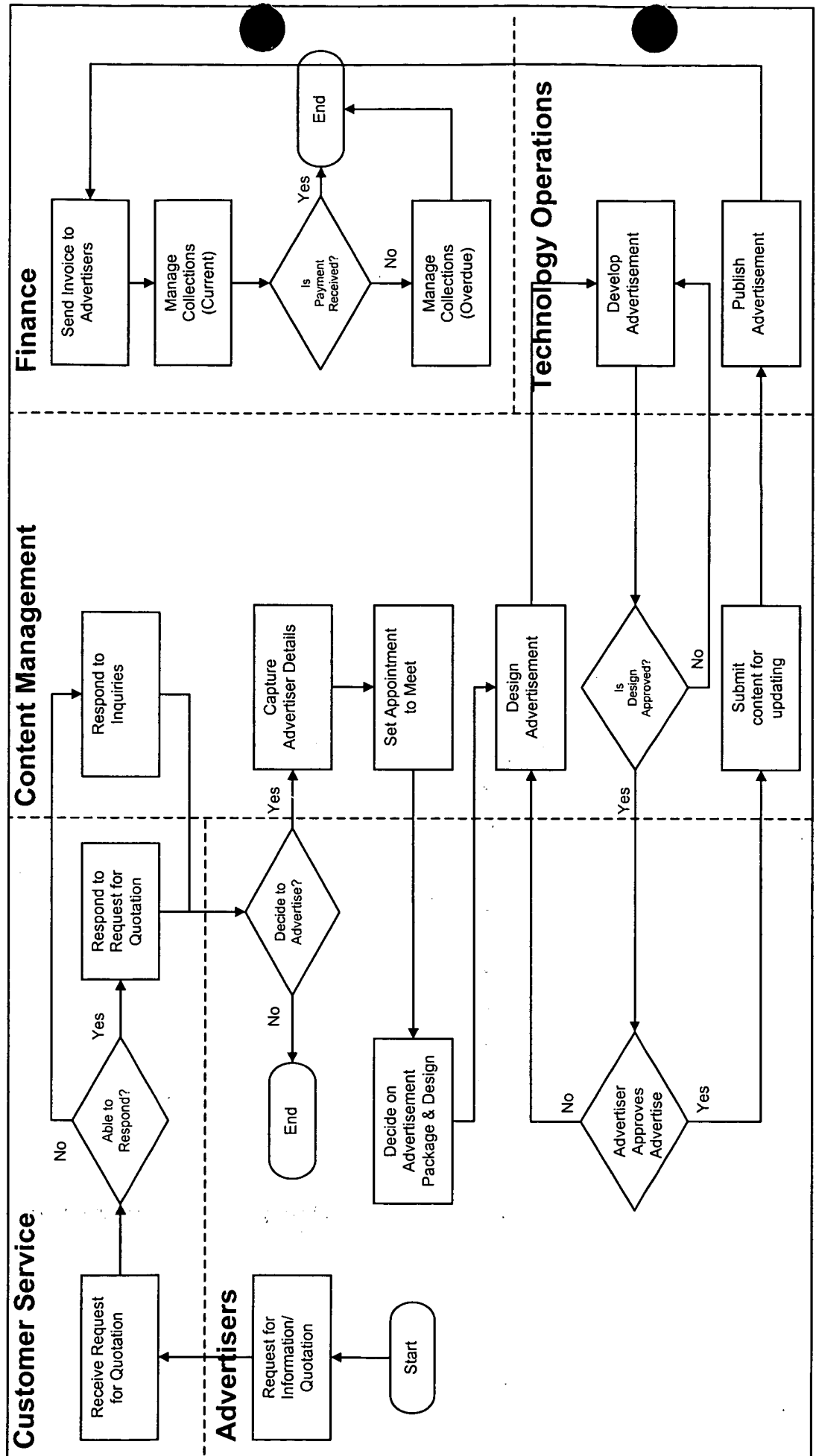


FIGURE 16

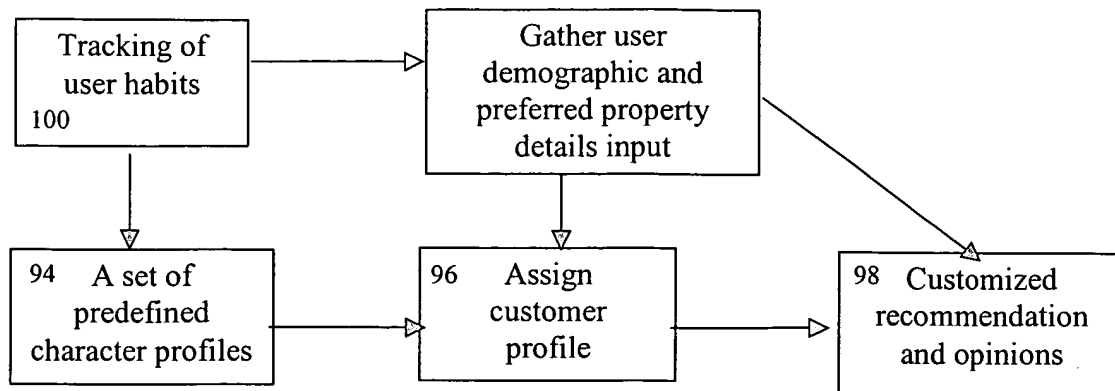


FIGURE 17

Character Type	Definition
Yuppie	Young professionals, working class, busy lifestyle (Mostly between 20 to 35)
Establ'd Family	Families with teenage children (Parents mostly between 35 to 50)
Elderly	Retired (Mostly above 50 years of age)
Etc...	

FIGURE 18a

Attribute Category	Attributes
Demographic	Age, Marital status, Income Range, No. of Children, Nationality, etc.
Property Attributes	Neighborhood, Property Type, Build-up Area, etc.
Etc...	

FIGURE 18b

(a) Age								
Attribute subsets	Yuppie	Expatriate	Young Family	Establ'd Family	Teenager	Elderly	No Profile	Total
0 to 10	0	0	0	0	20	0	80	100
10 to 20	0	0	0	0	100	0	0	100
20 to 30	80	10	10	0	0	0	0	100
30 to 40	10	10	70	10	0	0	0	100
40 to 50	5	5	10	80	0	0	0	100
50 to 60	0	0	0	10	0	90	0	100
60 and above	0	0	0	0	0	100	0	100
Total								700
(b) Income Range								
Attribute subsets	Yuppie	Expatriate	Young Family	Establ'd Family	Teenager	Elderly	No Profile	Total
RM 0	0	0	0	0	100	0	0	100
RM 50,000 and below	25	25	0	0	0	50	0	100
RM 51,000 to RM 100,000	50	10	30	5	0	5	0	100
RM 100,001 to RM 150,000	40	10	40	5	0	5	0	100
RM 150,001 to RM 200,000	30	10	40	15	0	5	0	100
RM 200,001 to RM 250,000	20	10	40	25	0	5	0	100
RM 250,001 to RM 300,000	10	10	35	40	0	5	0	100
RM 300,001 and above	5	10	25	55	0	5	0	100
Total								800
(c) Etc...								

A total of 100 points is distributed to each age group based on the likeliness of each character type to fit the age group.

FIGURE 18c

[illegible]

- | ii. Rank your preferred type of property | | <u>Rank</u> |
|--|--|--------------------|
| a) Terrace House | | |

FIGURE 19b

Age: 30 years old
per annum

No of children: No children
Nationality: Malaysian

Age of Oldest Child: nil

Preferred Neighborhood

1st Neighborhood choice: Bangsar
3rd Neighborhood choice: KLCC

2nd Neighborhood choice: Shah Alam
4th Neighborhood choice: Petaling Jaya

1st Property Type choice: Condominium 2nd Property Type choice: Terrace House

2nd Property Type choice: Terrace House

Details (Demographics)	Weightage	Yuppie	Expatriate	Young Family	Establ'd Family	Teenager	Elderly	No Profile	Total
35 years old	0.167	10	10	70	10	0	0	0	100
0 Children	0.167	75	10	5	5	0	5	0	100
Income of RM200,000	0.167	30	10	40	15	0	5	0	100
Nationality : Malaysian	0.167	20	0	20	20	20	20	0	100
Single	0.167	70	10	0	0	20	0	0	100
Nil (Oldest Child Age)	0.167	40	10	0	0	40	10	0	100
35 years old		1.667	1.667	11.667	1.667	0.000	0.000	0.000	16.667
0 Children		12.500	1.667	0.833	0.833	0.000	0.833	0.000	16.667
Income of RM200,000		5.000	1.667	6.667	2.500	0.000	0.833	0.000	16.667
Nationality : Malaysian		3.333	0.000	3.333	3.333	3.333	3.333	0.000	16.667
Single		11.667	1.667	0.000	0.000	3.333	0.000	0.000	16.667
Nil (Oldest Child Age)		6.667	1.667	0.000	0.000	6.667	1.667	0.000	16.667
Demographic Total		40.833	8.333	22.500	8.333	13.333	6.667	0.000	100.000
Demographic Weightage		41%	8%	23%	8%	13%	7%	0%	100%

Predefined character type (demographic points assigned to each character type)

User X's demographic attribute values. The predefined value is multiplied by the weightage to obtain the final value

As a result, based only on demographic attributes, User X is

- 41% - Yuppie
- 8% - Expatriate
- 23% - Young Family
- 8% - Established Family
- 13% - Teenager
- 7% - Elderly

FIGURE 19c

Neighborhood	Weightage	Yuppie	Expatriate	Young Family	Establ'd Family	Teenager	Elderly	No Profile	Total
Bangsar	0.25	70	20	0	10	0	0	0	100
Shah Alam	0.25	5	0	35	40	0	20	0	100
KLCC	0.25	70	20	0	10	0	0	0	100
PJ	0.25	20	10	20	20	10	20	0	100
Bangsar		17.50	5.00	0.00	2.50	0.00	0.00	0.00	25
Shah Alam		1.25	0.00	8.75	10.00	0.00	5.00	0.00	25
KLCC		17.50	5.00	0.00	2.50	0.00	0.00	0.00	25
PJ		5.00	2.50	5.00	5.00	2.50	5.00	0.00	25
Total		41.25	12.50	13.75	20.00	2.50	10.00	0.00	100.00
Neighborhood Weightage		41%	13%	14%	20%	3%	10%	0%	100%

Property Details	Weightage	C1	C2	C3	C4	C5	C6	C7	Total
Neighborhood Weightage	0.70	41%	13%	14%	20%	3%	10%	0%	100%
Property Type Weightage	0.30	40%	10%	40%	5%	0%	5%	0%	100%
Neighborhood Weightage		29%	9%	10%	14%	2%	7%	0%	70%
Property Type Weightage		12%	3%	12%	2%	0%	2%	0%	30%
Preferred Property Weightage		41%	12%	22%	16%	2%	9%	0%	100%

Based on the neighbourhood and property type weightage determined for User X, his property weightage to be:

41%	- Yuppie	12%	- Expatriate
22%	- Young Family	16%	- Established Family
2%	- Teenager	9%	- Elderly

FIGURE 19f

	Weightage	C1	C2	C3	C4	C5	C6	C7	Total
Demographics Weightage	0.30	41%	8%	23%	8%	13%	7%	0%	100%
Property Weightage	0.70	41%	12%	22%	16%	2%	9%	0%	100%
Demographic Total		12%	3%	7%	3%	4%	2%	0%	30%
Property Total		29%	8%	15%	11%	1%	6%	0%	70%
Total		41%	11%	22%	13%	5%	8%	0%	100%

User X has a unique character profile score of :

41%	- Yuppie	11%	- Expatriate
22%	- Young Family	13%	- Established Family
5%	- Teenager	8%	- Elderly

FIGURE 19g

(a) Neighborhood

Classification	C1	C2	C3	C4	C5	C6	C7	Total
Bangsar	55	20	5	10	5	5	0	100
KLCC	55	20	5	10	5	5	0	100
PJ	20	10	20	20	10	20	0	100
Gombak	5	5	60	10	10	10	0	100
Klang	10	5	45	25	5	10	0	100
Shah Alam	5	5	30	35	5	20	0	100
Total	150	65	165	110	40	70	0	600

(b) Property Type

Classification	C1	C2	C3	C4	C5	C6	C7	Total
Condominium	40	20	10	5	20	5	0	100
Terrace House	10	5	60	10	5	10	0	100
Semi-detached	5	10	20	50	5	10	0	100
Bungalow	5	20	10	55	5	5	0	100
Total	60	55	100	120	35	30	0	400

(c) Etc...

FIGURE 20a

User X		Property Attributes			
Characteristics	User X Character Profile	Neighborhood	Property Type	Buildup Area	No. of Rooms
Property ID : BGS 1001		Bangsar	Condo	2200 sq. feet	3 bedroom
Yuppie	41	55	40	30	5
Expatriate	11	20	20	10	10
Young Family	22	5	10	20	50
Establ'd Family	13	10	5	0	10
Teenager	5	5	20	10	20
Elderly	8	5	5	30	5
Map User to Property					
Yuppie		2255	1640	1230	205
Expatriate		220	220	110	110
Young Family		110	220	440	1100
Establ'd Family		130	65	0	130
Teenager		25	100	50	100
Elderly		40	40	240	40
Sub Total		2780	2285	2070	1685
Total		8820			

Predefined character property attribute points assigned to each character type

FIGURE 20b



User X		Property Attributes			
Characteristics	Character Profile	Neighborhood	Property Type	Buildup Area	No. of Rooms
Property ID : BGS 1002		Bangsar	Condo	2200 sq. feet	3 bedroom
Yuppie	41	55	5	30	5
Expatriate	11	20	20	10	10
Young Family	22	5	10	20	50
Established Family	13	10	55	0	10
Teenager	5	5	5	10	20
Elderly	8	5	5	30	5
Calculation					
Yuppie		2255	205	1230	205
Expatriate		220	220	110	110
Young Family		110	220	440	1100
Established Family		130	715	0	130
Teenager		25	25	50	100
Elderly		40	40	240	40
Sub Total		2780	1425	2070	1685
Total		7960			

FIGURE 20c

Property ID	User X Score	Rank
BGS 1001	8820	1
BGS 1003	8600	2
KLC 1001	8530	3
KLC 1002	8200	4
BGS 1002	7690	5
BGS 1004	6910	6


In this scenario, BGS 1001 is ranked No. 1 for User X and BGS 1002 is ranked No. 4. These results can be used to recommend the most relevant properties to User X.

FIGURE 20d



Dream home destination

[Site Map](#)
[Products & Services](#)
[Partners](#)
[Help](#)
[Contact Us](#)
[Feedback](#)
[Customer Service Line : 1800-800-888](#)

[Expresso.com](#)
[Logout](#)



Welcome James ,
[Ask Einstein](#)

Property Search
Latest Matches
My Profile
Financing
Favourites List
Appointments

Sellers
Seller's Portfolio
Add Property

Resources
Buyer's Guide
Neighbourhood
New Projects
Property News
Promotions
Home Furnishing
Loan Calculator

Your current status

- You have 1 pending appointment to view a property
- You have 1 confirmed appointment to view a property
- You have 2 properties in your Favourites list
- Your pre-approved loan - RM 150,000 had been rejected

Promotions

- Free Expresso Gold Membership upgrade! [more](#)
- Free feng shui consulting by our in-house expert for every house purchased! [more](#)

Expresso Updates

Latest News

Now! Check out your buyers guide [\[Read it now\]](#)

Now! Get a pre-approved loan [\[Sign-up\]](#)


Now! Let Expresso do the searching [\[Tell us what you are looking for\]](#)

- You have 2 new property matches (Profile Name : 100K-200K) [\[See the new matches\]](#)
- You have 4 new property matches (Profile Name : Condo Bangsar) [\[See the new matches\]](#)

Expresso Recommends

- Property of the Week
- Top Properties
- Hottest Properties by Neighbourhood

Select one neighbourhood :



Property Updates

Featured Articles [\[News Archive\]](#)

- 10 May 2000 - Change of Plan in Bukit Jelutong [\[More\]](#)
- 10 May 2000 - A Flash in the Pan? [\[More\]](#)
- 08 May 2000 - Hot Areas of Puchong [\[More\]](#)
- 08 May 2000 - Parking Your Money in Property [\[More\]](#)

New Development Projects [\[More\]](#)


- Launching 26 Dec 2001 - Bukit Rimau [\[Spacious living and dining guest room\]](#)
- Launching soon! - The Big One [\[As big as it gets\]](#)
- Launching soon! - Gov Project [\[Your own gov\]](#)
- Launching soon! - PC Project [\[PC stands for...\]](#)
- Launching 26 Sep 2000 - Shah Alam Project [\[Browse Shah Alam\]](#)
- Launching 05 May 2000 - MRP Project [\[See more of MRP\]](#)
- Launching 14 Apr 2000 - TTDI Project [\[See TTDI\]](#)
- Launching 02 Apr 2000 - Subang Project [\[See Subang\]](#)
- Launching 01 Apr 2000 - Riana Green Project [\[Visit R. Green!\]](#)
- Launching 31 Mar 2000 - A New Project [\[See S. South!\]](#)


Property News [\[News Archive\]](#)

- 09 May 2000 - Rain caused flood in Jalan Othman [\[More\]](#)
- 09 May 2000 - Road diversion along Jalan Damansara [\[More\]](#)

Malaysian Property Price Index

View Neighbourhood House Prices





Data captured as of 01 Jan 2000

[Henry Butcher's Market Outlook Overview](#)

Expresso Tools and Poll

Expresso Poll


I would spend most renovation budget on improving :

☐ The bedroom

☐ The kitchen

☐ The living room

[View Results](#)

Expresso Tools

[Loan Calculator](#)

[About Us](#) | ©2000 Expresso Sdn. Bhd. All rights reserved | [Terms of Use](#) | [Privacy Statement](#)

FIGURE 20e

		Neighborhood					Property Type				
		KLCC	Bangsar	PJ	Klang	Gombak	Shah Alam	Condo	Terrace	Semi -D	Bungalow
1)	Search for a property										
	- PJ, Terrace House			1					1		
	- Bangsar, Condo	1						1			
2)	Profile Search										
	- KLCC, Condo	2						2			
	- PJ, Terrace House			2					2		
	-PJ, Semi-Detach			2						2	
	- Bangsar, Condo		2					2			
3)	Neighborhood Price Index										
	- KLCC, Condo	1						1			
	- PJ, Terrace House			1			1		1		
	- Bangsar, Terrace House		1						1		
4)	Favorite List										
	- Bangsar, Condo	2						2			
	- PJ, Bungalow			2							2
	- PJ, Terrace House			2					2		
	- PJ,Terrace House			2					2		
5)	Latest Matches										
	- Bangsar, Bungalow		1								1
	- PJ, Terrace House		1						1		
	- PJ, Terrace House		1						1		
	- Bangsar, Terrace House			1					1		
6)	Request for an Appointment										
	- Bangsar, Condo		5					5			
	- Petaling Jaya, Terrace House			5					5		
	- Petaling Jaya, Semi-Detach			5						5	
Sub Total		6	11	23	0	0	1	13	17	7	3
Total		81									

FIGURE 21